

## Medicare Guidelines

Medicare is the federal health insurance program for retirees age 65 and older and certain younger disabled people. Call or visit your local Social Security office to determine your eligibility.

Medicare Part A covers hospital care, some skilled nursing facility care and hospice care. Part B covers physician care, diagnostic X-rays and lab tests, and durable medical equipment.

When you or your spouse is age 65 or over, visit your local Social Security Administration office to find out if you are eligible for free Medicare Part A coverage. If you or your spouse is disabled, contact Social Security about Medicare eligibility. If you (the state insured) continue working after age 65, you and/or your spouse must enroll in Medicare Part A and defer your Medicare Part B until you retire.

When you (the state insured) retire:

- ▶ If you and/or your spouse is eligible for Part A for free, state law requires that, to be covered by the GIC, you and/or your spouse must enroll in Medicare Part A and Part B.
- ▶ You must join a Medicare plan sponsored by the Group Insurance Commission (GIC)

## Insured and Spouse Coverage Under and Over Age 65

If you or your spouse or other covered dependent is younger than age 65, you and/or your spouse or other covered dependent (under age 65) will continue to be covered under a non-Medicare plan until you and/or he/she becomes eligible for Medicare. The GIC has added plan options for the enrollee under age 65 to include the new non-Medicare health plans and the Commonwealth Indemnity Plan PLUS. However, if you or your spouse/covered dependent is enrolled in a non-Medicare plan that has been discontinued, you or your spouse/covered dependent (under age 65) **MUST** elect a new health plan. The plan combination choices now include the following:

- ▶ Commonwealth Indemnity Plan/Commonwealth Indemnity Medicare Extension (OME) Plan
- ▶ Commonwealth Indemnity Plan PLUS/Commonwealth Indemnity Medicare Extension (OME) Plan
- ▶ Commonwealth Indemnity Community Choice Plan/Commonwealth Indemnity Medicare Extension (OME) Plan
- ▶ Fallon Community Health Plan Direct Care/Fallon Senior Plan Preferred

- ▶ Fallon Community Health Plan Select Care/Fallon Senior Plan Preferred
- ▶ Harvard Pilgrim POS/Harvard Pilgrim Health Care First Seniority
- ▶ Health New England/Health New England MedRate
- ▶ Navigator by Tufts Health Plan/Tufts Health Plan Medicare Complement OR Tufts Health Plan Secure Horizons.

**Retired Municipal Teachers (RMTs) and Elderly Governmental Retirees (EGRs) with Medicare and non-Medicare combination coverage may only enroll in the Commonwealth Indemnity Plan and Commonwealth Indemnity Medicare Extension (OME) Plan, Fallon Senior Plan Preferred and Fallon Community Health Plan Direct or Select Care, or Health New England MedRate and Health New England.**

## GIC Medicare Choices

The Commonwealth Indemnity Medicare Extension Plan (OME) and HMO Medicare Plans provide comprehensive coverage for some services that Medicare does not cover (for example, prescription drugs). The Commonwealth Indemnity Medicare Extension Plan (OME) is available regardless of where you live. The HMO Medicare plans require you to live in their service areas. *Refer to page 10 for additional information.*

*See pages 14-15 for an overview of each plan's benefits.*

## Helpful Reminders

- ▶ Call or visit your local Social Security office if you want information about Medicare benefits.
- ▶ You may change GIC Medicare plans only during annual enrollment, unless you move out of a GIC Medicare HMO service area.
- ▶ If you want to enroll in the Commonwealth Indemnity Medicare Extension Plan (OME), write to the Group Insurance Commission.
- ▶ If you want to enroll in an HMO Medicare Plan, complete the HMO's Medicare application, available from the plan or our website. You must also notify the GIC in writing.
- ▶ Benefits and rates of Harvard Pilgrim Health Care First Seniority are subject to change January 1, 2005.
- ▶ Medicare HMO enrollment areas may change at any time during the year.

# Choosing A Health Plan

Choosing a health plan that's right for you and your family is an important decision. Plan features and points to consider below will assist you in evaluating your options. For some people, an important criterion for choosing a plan is whether your current doctor(s) and hospital(s) are in a plan's network. Keep in mind that providers can leave a plan network, but you may not change plans until the next annual enrollment, unless you move out of the plan's service area.

For most people, premiums, co-pays and deductibles are important considerations when choosing a plan. See pages 25-26 and 29 for plan premiums and pages 14-21 for an overview of plan benefits and out-of-pocket costs.

## Are You Eligible to Join?

Retirees, Survivors, County retirees, Survivors entering the GIC program, Retired Municipal Teachers (RMTs) and Elderly Government Retirees (EGRs) and eligible dependents	
WITH MEDICARE	
COMMONWEALTH INDEMNITY MEDICARE EXTENSION (OME) PLAN	MEDICARE HMO*
Yes	Yes, if live in HMO service area

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Retired Municipal Teachers (RMTs) and Elderly Government Retirees (EGRs) and eligible dependents	
WITHOUT MEDICARE	
COMMONWEALTH INDEMNITY PLAN	NON-MEDICARE HMO*
Yes	Yes

Retirees, Former Employees with 39-week or COBRA coverage, Survivors, County retirees and Survivors entering the GIC program and eligible dependents					
WITHOUT MEDICARE					
COMMONWEALTH INDEMNITY PLAN	COMMONWEALTH INDEMNITY PLAN PLUS	COMMONWEALTH INDEMNITY COMMUNITY CHOICE PLAN	HARVARD PILGRIM POS	NAVIGATOR BY TUFTS HEALTH PLAN	NON-MEDICARE HMO
Yes	Yes, if live in plan service area				Yes, if live in HMO service area

\* If you or your spouse is younger than age 65, special enrollment rules apply. See page 7 for your plan options.

# Choosing A Health Plan *(continued)*

	COMMONWEALTH INDEMNITY & INDEMNITY MEDICARE EXTENSION (OME)	COMMONWEALTH INDEMNITY PLUS	COMMONWEALTH INDEMNITY COMMUNITY CHOICE	HARVARD PILGRIM POS	NAVIGATOR BY TUFTS HEALTH PLAN	MEDICARE & NON- MEDICARE HMOs
Monthly Premium	High	Moderate	Low- Moderate	Moderate	Moderate	Lowest- Highest
	(See pages 25-26 and 29 for premium details)					
Is the plan available in your area?	Unlimited	Limited (See charts on pages 10-11 for coverage by county)				
Does your doctor(s) participate in the plan?	Yes*	Contact the plan	Yes, if your doctor is in Massachusetts	Contact the plan		
Does your hospital(s) participate in the plan?	Yes*	Contact the plan				
Out-of-State Coverage	Unlimited*	Limited <i>available in some contigu- ous states</i>	Limited	Limited <i>available in some contigu- ous states</i>	Limited <i>available in some contigu- ous states</i>	Limited
	(Emergency Room and Urgent Care covered by all plans. See charts on pages 10-11 for coverage by county and contiguous state coverage.)					
Selection of Primary Care Physician (PCP) Required	No	No	No	Yes	No	Yes
PCP Referral to Specialist Required	No	No	No	Yes**	No	Yes**
Plan Authorization for Certain Procedures – such as MRIs, Physical Therapy, & Hospitalizations	Required for All Plans					
Out-of-Network Coverage with reduced benefits	N/A	Yes	Yes	Yes	Yes	No Benefit
Prescription Drug Benefit Administrator	Express Scripts, Inc.	Express Scripts, Inc.	Express Scripts, Inc.	Harvard Pilgrim Health Care	Tufts Health Plan	The HMO
Mental Health/Substance Abuse Administrator	United Behavioral Health	United Behavioral Health	United Behavioral Health	Harvard Pilgrim Health Care	United Behavioral Health	HMOs arrange coverage internally or with a man- aged mental health plan

\* Benefit payments to out-of-state providers are determined by allowed amounts and you may be responsible for a portion of the total charge. This does not apply to Indemnity Medicare Extension Plan (OME) members.

\*\* Referral required in most cases.

## Other Points to Consider:

### How does the plan rate in “quality”?

See our website or attend a health fair to get a copy of the GIC Health Plan and Leapfrog Report Card.

### How does the plan rate in “satisfaction”?

See our website or attend a health fair to get a copy of the GIC Health Plan and Leapfrog Report Card.

### Do you or a covered family member have special medical needs?

See pages 14-21 for plan benefit overviews.

# Health Plan Locations *With* Medicare

Where you live determines which health plan(s) you are eligible to join. Review the county and state listings below for an overview of health plan(s) available in your area.

	Commonwealth Indemnity Medicare Extension Plan (OME)	Fallon Senior Plan Preferred	Health New England MedRate	Harvard Pilgrim First Seniority	Tufts Health Plan Medicare Complement	Tufts Health Plan Secure Horizons
<b>BARNSTABLE</b>	✓				✓	✓*
<b>BERKSHIRE</b>	✓		✓		✓	
<b>BRISTOL</b>	✓				✓	✓*
<b>DUKES</b>	✓					
<b>ESSEX</b>	✓			✓	✓	✓*
<b>FRANKLIN</b>	✓	✓*	✓		✓	
<b>HAMPDEN</b>	✓	✓*	✓		✓	✓
<b>HAMPSHIRE</b>	✓	✓*	✓		✓	
<b>MIDDLESEX</b>	✓	✓*		✓	✓	✓*
<b>NANTUCKET</b>	✓					
<b>NORFOLK</b>	✓	✓*		✓	✓	✓
<b>PLYMOUTH</b>	✓				✓	✓*
<b>SUFFOLK</b>	✓			✓	✓	✓*
<b>WORCESTER</b>	✓	✓	✓*		✓	✓

\* Plans may not be available in every city and town in this county. Call the plans for their specific information.

## Outside Massachusetts

**Connecticut, Maine, New Hampshire, Rhode Island, and Vermont\*\***

	Commonwealth Indemnity Medicare Extension Plan (OME)	Harvard Pilgrim First Seniority	Tufts Health Plan Medicare Complement
<b>CONNECTICUT</b>	✓		✓
<b>MAINE</b>	✓		
<b>NEW HAMPSHIRE</b>	✓	✓	✓
<b>RHODE ISLAND</b>	✓		✓
<b>VERMONT</b>	✓		✓

\*\* Plans may not be available in every city and town in the state. Call the plans for their specific city and town coverage. The Commonwealth Indemnity Medicare Extension Plan (OME) is available throughout the United States and out of the country.

# Health Plan Locations *Without* Medicare

Where you live determines which health plan(s) you are eligible to join. Review the county and state listings below for an overview of health plan(s) available in your area.

	Commonwealth Indemnity Plan	Commonwealth Indemnity Plan PLUS	Commonwealth Indemnity Community Choice	Harvard Pilgrim POS	Navigator by Tufts Health Plan	Fallon Community Health Plan	Health New England	Neighborhood Health Plan
<b>BARNSTABLE</b>	✓	✓	✓*	✓	✓			
<b>BERKSHIRE</b>	✓	✓	✓	✓	✓		✓	
<b>BRISTOL</b>	✓	✓	✓	✓	✓	✓*		✓
<b>DUKES</b>	✓		✓	✓				
<b>ESSEX</b>	✓	✓	✓	✓	✓	✓		✓
<b>FRANKLIN</b>	✓	✓	✓	✓	✓	✓*	✓	
<b>HAMPDEN</b>	✓	✓	✓	✓	✓	✓*	✓	✓*
<b>HAMPSHIRE</b>	✓	✓	✓	✓	✓	✓*	✓	
<b>MIDDLESEX</b>	✓	✓	✓	✓	✓	✓		✓
<b>NANTUCKET</b>	✓							
<b>NORFOLK</b>	✓	✓	✓	✓	✓	✓		✓
<b>PLYMOUTH</b>	✓	✓	✓	✓	✓	✓*		✓*
<b>SUFFOLK</b>	✓	✓	✓	✓	✓	✓		✓
<b>WORCESTER</b>	✓	✓	✓	✓	✓	✓	✓*	✓*

\* Plans may not be available in every city and town in this county. Call the plans for their specific information.

## Outside Massachusetts

### Connecticut, Maine, New Hampshire, Rhode Island, and Vermont\*\*

	Commonwealth Indemnity Plan	Commonwealth Indemnity Plan PLUS	Harvard Pilgrim POS	Navigator by Tufts Health Plan
<b>CONNECTICUT</b>	✓	✓		✓
<b>MAINE</b>	✓	✓	✓	
<b>NEW HAMPSHIRE</b>	✓	✓	✓	✓
<b>RHODE ISLAND</b>	✓	✓	✓	✓
<b>VERMONT</b>	✓		✓	✓

\*\* Plans may not be available in every city and town in the state. Call the plans for their specific city and town coverage. The Commonwealth Indemnity Plan is available throughout the United States and out of the country.